



**FEMA**

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# DISASTER NEWS

## INSPECTORS VISIT DAMAGED HOMES IN LAKE AND VANDERBURGH COUNTIES

**INDIANAPOLIS** — Lake and Vanderburgh County homeowners, renters, and business owners who have applied for assistance from the Federal Emergency Management Agency (FEMA) after the recent flooding will hear soon from damage inspectors. FEMA and the U.S. Small Business Administration (SBA) schedule inspections to verify losses within seven days, or sooner, after residents have filed applications.

The two counties were included in a Presidential disaster declaration issued on October 6, making available federal and state disaster assistance for residents who suffered damage during the flooding of September 12 through 14. This assistance may include funding for temporary disaster housing assistance; U.S. Small Business Administration (SBA) low-interest disaster loans for individuals and businesses to repair or replace damaged property; replacement grants for serious disaster-related needs and expenses not covered by insurance or other assistance programs; and disaster unemployment assistance.

“Homeowners should identify all known damages they received from the flooding of September 12 through 14 when an inspector visits, so that they will receive all the assistance for which they are eligible,” said Larry Sommers, FEMA’s federal coordinating officer. “We know more storms have occurred since then, but eligibility for disaster assistance will be based only on damages and losses that occurred during that three-day incident period.”

The inspectors, who are already in the field, will first examine any structural damage to the house, then assess damage to appliances, such as the washer, dryer, refrigerator and stove. They also report serious needs, such as lost or damaged clothing. During the inspection, property owners will be asked to show proof of ownership and occupancy. Renters also need to show proof of occupancy. If insurance papers are available, residents should show them to the inspector, and officials will ask applicants to show identification.

“We are advising applicants to ask for identification from anyone presenting themselves as damage inspectors,” said Eric Dietz, state coordinating officer and executive director of the Indiana Department of Homeland Security (IDHS). “If an inspector is not wearing an identification card or badge, ask to see it.”

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All FEMA and SBA inspectors carry official photo identification and do not charge anything for this service. Anyone who suspects fraud, such as someone falsely representing themselves as an inspector, should call the police, sheriff or the Attorney General's Consumer Protection Division (1-800-382-5516) at once.

For those who have not yet applied for assistance, there are two easy ways to begin the application process. You may call to FEMA's toll-free number, **1-800-621-FEMA (3362)**, TTY 1-800-462-7585. Both numbers are available from 8 a.m. to 6 p.m. (local time), seven days a week until further notice. Multilingual operators are available to answer your call. Residents with Internet access have the option to register on the agency's website at <http://www.fema.gov> where valuable recovery information is also available.

**FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss.** If you have insurance, the government may help pay for basic needs not covered by your insurance. You should first contact your insurance agent; then, call FEMA to apply. Some disaster aid does not have to be paid back, while other forms of help may come as loans. A FEMA representative will explain the details when you call.

The SBA offers disaster loans up to \$200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to \$40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies, and inventory. For information on SBA low-interest loans, residents and businesses in the eligible counties should call **1-800-659-2955 or 1-800-877-8339 for the hearing-impaired.**

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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